

Fill in this information to identify the case:

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Debtor 1 Cathy C. Hill

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Southern District of Ohio

Case number 1631123

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**  
Wells Fargo Bank, NA

**Court claim no. (if known):** 6

**Date of payment change:**

Must be at least 21 days after date  
of this notice

01/01/2018

**Last 4 digits** of any number you use to  
identify the debtor's account:

8 6 4 5**New total payment:**

Principal, interest, and escrow, if any \$ 1146.23

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change:

Payment change resulting from escrow shortage drop-off

Current mortgage payment: \$ 1277.25

New mortgage payment: \$ 1146.23

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Angela Mills Fowler Date 11/16/2017  
Signature

Print: FOWLER,ANGELA MILLS VP Loan Documentation  
First Name Middle Name Last Name Title

Company Wells Fargo Bank, N.A.

Address MAC N9286-01Y  
Number Street  
1000 Blue Gentian Road  
Address 2  
Eagan MN 55121-7700  
City State ZIP Code

Contact phone 800-274-7025 NoticeOfPaymentChangeInquiries@wellsfargo.com  
Email

# UNITED STATES BANKRUPTCY COURT

Southern District of Ohio

Chapter 13 No. 1631123

Judge: Beth A. Buchanan

In re:

Cathy C. Hill

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before November 17, 2017 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Cathy C. Hill  
2172 Crab Tree Drive

Dayton OH 45431

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

Russ B Cope  
Cope Law Offices, LLC  
6826 Loop Road

Dayton OH 45459

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

Jeffrey M Kellner  
Jeffrey M Kellner  
131 N Ludlow St  
Suite 900  
Dayton OH 45402

/s/Angela Mills Fowler

VP Loan Documentation

Wells Fargo Bank, N.A.



Return Mail Operations  
PO Box 14547  
Des Moines, IA 50306-4547

Document

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to view this statement  
For informational purposes only

Statement Date:

November 13, 2017

Loan number:

Property address:

2172 CRAB TREE DRIVE  
BEAVERCREEK OH 45431

TIMOTHY D HILL  
CATHY C HILL  
2172 CRAB TREE DR  
BEAVERCREEK OH 45431-3312

## Customer Service



**Online**  
wellsfargo.com



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1-800-340-0473



**Correspondence**  
PO Box 10335  
Des Moines, IA 50306



**Hours of operation**  
Mon - Fri 7 a.m. - 7 p.m. CT



**To learn more, go to:**  
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We accept telecommunications relay service calls

*PLEASE NOTE: If you are presently seeking relief (or have previously been granted relief) under the United States Bankruptcy Code, this statement is being sent to you for informational purposes only. The summaries below are based on the terms of the loan and are provided for informational purposes only.*

Because the amounts billed for the escrow items can change over time, we review the escrow account to ensure there will be enough money to make these payments. Once the review is complete, we send the escrow review statement, also known as the escrow account disclosure statement.

Here's what we found:

- **Required minimum balance:** The escrow account balance is projected to be above the required minimum balance. This means there is an **overage**.
- **Future payments:** Based on what we expect to pay, as of January 1, 2018, the escrow portion of the payment will **decrease**.

The escrow account has an overage of  
**\$908.28**

## Part 1 - Mortgage payment

## New Payment

The new total payment will be **\$1,146.23**

	Current payment	New payment
Principal and/or interest	\$683.59	\$683.59
Escrow payment	\$593.66	\$462.64
<b>Total payment amount</b>	<b>\$1,277.25</b>	<b>\$1,146.23</b>

**Note:** If this is an adjustable rate mortgage (ARM), a separate notice will be sent before the payment is scheduled to change.

## No action required

Starting **January 1, 2018** the new contractual payment amount will be **\$1,146.23**

**Note:** Since a bill pay or third-party payment service is used, please remember to adjust the mortgage payment amount.

See Page 2 for additional details.

## Part 2 - Payment calculations

For the past review period, the amount of the escrow items was \$2,282.82. For the coming year, we expect the amount paid from escrow to be \$5,551.64.

**How was the escrow payment calculated?**

To determine the escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the escrow amount.

The chart below includes any actual escrow disbursements as well as any shortage that may have been identified for the past three analysis periods.

**Escrow comparison**

	05/16 - 04/17 (Actual)	10/16 - 09/17 (Actual)	04/17 - 11/17 (Actual)	01/18 - 12/18 (Projected)		# of months		New monthly escrow amount
Property taxes	\$4,552.09	\$4,565.64	\$2,282.82	\$4,565.64	÷	12	=	\$380.47
Property insurance	\$986.00	\$986.00	\$0.00	\$986.00	÷	12	=	\$82.17
<b>Total taxes and insurance</b>	\$5,538.09	\$5,551.64	\$2,282.82	\$5,551.64	÷	12	=	<b>\$462.64</b>
Escrow shortage	\$0.00	\$0.02	\$51.44	\$0.00				
Mortgage insurance	\$1,441.22	\$786.12	\$0.00	\$0.00	÷	12	=	\$0.00
<b>Total escrow</b>	\$6,979.31	\$6,337.78	\$2,334.26	\$5,551.64				\$462.64

**Projected escrow account activity over the next 12 months**

To determine if there will be a shortage or overage in the account, we calculate whether the amount of the lowest projected escrow balance will be greater or less than the required minimum balance. This is determined by subtracting the required minimum balance from the lowest projected balance. If the outcome is positive, there is an overage. If it is negative, there is a shortage. The calculation is below:

Lowest projected escrow balance June, 2018		<b>\$1,580.38</b>	(Calculated in Part 3 - Escrow account projections table)
Bankruptcy adjustment <sup>‡</sup>	+	<b>\$253.18</b>	
Minimum balance for the escrow account <sup>†</sup>	-	<b>\$925.28</b>	(Calculated as: \$462.64 X 2 months)
<b>Escrow overage</b>	=	<b>\$908.28</b>	

<sup>†</sup>This adjustment of \$253.18, is the remaining amount of the pre-petition escrow shortage included in our proof of claim being paid through the confirmed bankruptcy plan.

<sup>‡</sup>The minimum balance includes a cash reserve to help cover any increase in taxes and/or insurance. To calculate the cash reserve for the escrow account, we add up the total of the yearly escrow payments, and divide by 12. We take this amount and multiply it by 2 as allowed by state laws and/or the mortgage contract to determine the cash reserve.

**Important messages**

### Part 3 - Escrow account projections

Escrow account projections from January, 2018 to December, 2018

Date	Payments to escrow	What we expect to pay out	Description	Projected escrow balance	Balance required in the account
Dec 2017			Starting balance	\$4,356.18	\$3,701.08
Jan 2018	\$462.64	\$0.00		\$4,818.82	\$4,163.72
Feb 2018	\$462.64	\$2,282.82	GREENE COUNTY(W)(5)	\$2,998.64	\$2,343.54
Feb 2018	\$0.00	\$986.00	SAFECO INSURANCE COMPANY	\$2,012.64	\$1,357.54
Mar 2018	\$462.64	\$0.00		\$2,475.28	\$1,820.18
Apr 2018	\$462.64	\$0.00		\$2,937.92	\$2,282.82
May 2018	\$462.64	\$0.00		\$3,400.56	\$2,745.46
Jun 2018	\$462.64	\$2,282.82	GREENE COUNTY(W)(5)	<b>\$1,580.38</b>	<b>\$925.28</b>
Jul 2018	\$462.64	\$0.00		\$2,043.02	\$1,387.92
Aug 2018	\$462.64	\$0.00		\$2,505.66	\$1,850.56
Sep 2018	\$462.64	\$0.00		\$2,968.30	\$2,313.20
Oct 2018	\$462.64	\$0.00		\$3,430.94	\$2,775.84
Nov 2018	\$462.64	\$0.00		\$3,893.58	\$3,238.48
Dec 2018	\$462.64	\$0.00		\$4,356.22	\$3,701.12
Totals	\$5,551.68	\$5,551.64			

### Part 4 - Escrow account history

Escrow account activity from April, 2017 to December, 2017

Date	Deposits to escrow			Payments from escrow			Description	Escrow balance		
	Actual	Projected	Difference	Actual	Projected	Difference		Actual	Projected	Difference
Apr 2017							Starting Balance	-\$840.36	\$1,820.18	-\$2,660.54
Apr 2017	\$0.00	\$593.66	-\$593.66	\$0.00	\$131.02	-\$131.02	FHA Insurance	-\$840.36	\$2,282.82	-\$3,123.18
May 2017	\$1,177.96	\$593.66	\$584.30	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$337.60	\$2,745.46	-\$2,407.86
Jun 2017	\$0.00	\$593.66	-\$593.66	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$337.60	\$3,208.10	-\$2,870.50
Jun 2017	\$0.00	\$0.00	\$0.00	\$2,282.82	\$2,282.82	\$0.00	GREENE COUNTY(W)(5)	-\$1,945.22	\$925.28	-\$2,870.50
Jul 2017	\$0.00	\$593.66	-\$593.66	\$0.00	\$131.02	-\$131.02	FHA Insurance	-\$1,945.22	\$1,387.92	-\$3,333.14
Aug 2017	\$3,333.10	\$593.66	\$2,739.44	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$1,387.88	\$1,850.56	-\$462.68
Sep 2017	\$0.00	\$593.66	-\$593.66	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$1,387.88	\$2,313.20	-\$925.32
Oct 2017	\$593.66	\$593.66	\$0.00	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$1,981.54	\$2,775.84	-\$794.30
Nov 2017 (estimate)	\$1,780.98	\$593.66	\$1,187.32	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$3,762.52	\$3,238.48	\$524.04
Dec 2017 (estimate)	\$593.66	\$593.66	\$0.00	\$0.00	\$131.02	-\$131.02	FHA Insurance	\$4,356.18	\$3,701.12	\$655.06
Totals	\$7,479.36	\$5,342.94	\$2,136.42	\$2,282.82	\$3,462.00	-\$1,179.18				

